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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|-------------|----------------------|---------------------|------------------|
| 10/699,552 | 10/30/2003 | Laura Lee Orcutt | 15896.0008US01 | 3032 |
| 75943 7590 10/13/2009 MERCHANT & GOULD - WELLS FARGO P.O. BOX 2903 MINNEAPOLIS, MN 55402 | | | | |
| EXAMINER | | | | |
| ELISCA, PIERRE E | | | | |
| ART UNIT | | PAPER NUMBER | | |
| 3621 | | | | |
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Please find below and/or attached an Office communication concerning this application or proceeding.

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| APPLICATION NO./ CONTROL NO. | FILING DATE | FIRST NAMED INVENTOR / PATENT IN REEXAMINATION | ATTORNEY DOCKET NO. |
|---------------------------------|-------------|---|---------------------|
| 10699552 | 10/30/03 | ORCUTT, LAURA LEE | 15896.0008US01 |

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| ART UNIT | PAPER |
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Commissioner for Patents

IDS filed on 10/30/2003 is considered, except for the prior art S. Weiner; Electronic payments in the U.S Economy: An Overview. Because it does not have a date.

/Pierre E. Elisca/
Primary Examiner, Art Unit 3621